

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DONALD E. YAUGER
LAURA K. YAUGER
Debtor(s)

Case No. 16-22627GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/15/2016.
- 2) The plan was confirmed on 10/07/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 02/23/2017.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,355.98.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$14,906.00
Less amount refunded to debtor	\$1,028.03

NET RECEIPTS: **\$13,877.97**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$963.19
Court Costs	\$0.00
Trustee Expenses & Compensation	\$634.71
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,597.90**

Attorney fees paid and disclosed by debtor: \$1,691.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA**	Secured	24,841.00	23,882.06	0.00	3,036.33	0.00
BANK OF AMERICA**	Secured	0.00	379.92	379.92	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	2,640.00	2,640.87	2,640.87	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	589.00	599.87	599.87	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	3,504.34	3,504.34	3,504.34	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	NA	651.27	651.27	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	152.00	311.21	311.21	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	62.00	NA	NA	0.00	0.00
COMMUNITY BANK(*)	Secured	23,325.00	22,192.57	22,192.57	2,497.20	723.97
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	82,273.00	81,646.04	0.00	4,438.38	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	597.00	597.10	597.10	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	460.00	603.74	603.74	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	1,076.82	1,076.82	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	230.83	230.83	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	1,220.97	1,220.97	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	3,683.50	3,683.50	0.00	0.00
NAVIENT SOLUTIONS INC O/B/O GI	Unsecured	NA	8,164.28	8,164.28	0.00	0.00
PENN CREDIT CORP	Unsecured	103.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	97.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	230.00	711.51	711.51	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	NA	2,402.02	2,402.02	0.00	0.00
PORTFOLIO RECOVERY ASSOCIAT	Unsecured	NA	2,357.80	2,357.80	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CI	Unsecured	NA	794.46	794.46	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CI	Unsecured	NA	1,028.72	1,028.72	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CI	Unsecured	NA	347.16	347.16	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SI	Secured	NA	676.64	676.64	0.00	0.00
SPRINGLEAF FINANCIAL SVCS OF P	Secured	4,276.00	3,071.11	3,071.11	461.79	99.37
SYNCHRONY BANK	Unsecured	NA	4,310.95	4,310.95	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	4,599.39	4,599.39	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SYNCHRONY BANK	Unsecured	NA	3,689.00	3,689.00	0.00	0.00
TRAC CBSD	Unsecured	1,347.00	1,347.33	1,347.33	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	10,436.66	10,436.66	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$7,474.71	\$0.00
Mortgage Arrearage	\$379.92	\$0.00	\$0.00
Debt Secured by Vehicle	\$25,263.68	\$2,958.99	\$823.34
All Other Secured	\$676.64	\$0.00	\$0.00
TOTAL SECURED:	\$26,320.24	\$10,433.70	\$823.34
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$55,309.80	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,597.90</u>	
Disbursements to Creditors	<u>\$11,257.04</u>	
TOTAL DISBURSEMENTS :		<u>\$12,854.94</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/28/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.